

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TIMOTHY S. RADIGAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-20963

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/16/2016 and confirmed on 5/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		146,531.07
Less Refunds to Debtor	1,510.54	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>145,020.53</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,780.47	
Trustee Fee	7,412.10	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>14,192.57</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4715	0.00	77,750.54	0.00	77,750.54
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 4715	18,919.54	18,919.54	0.00	18,919.54
	PRA RECEIVABLES MANAGEMENT LLC - , Acct: 0942	7,989.32	7,989.32	1,270.38	9,259.70
	PRA RECEIVABLES MANAGEMENT LLC - , Acct: 0942	10,480.99	10,480.99	0.00	10,480.99
	US DEPARTMENT OF HUD** Acct: 3260	0.00	0.00	0.00	0.00
					<b>116,410.77</b>

Priority					
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	TIMOTHY S. RADIGAN Acct:	0.00	0.00	0.00	0.00
	TIMOTHY S. RADIGAN Acct:	1,510.54	1,510.54	0.00	0.00
	THE DEBT DOCTORS AT QUATRINI RAFF Acct:	2,000.00	2,000.00	0.00	0.00
	MATTHEW M HERRON ESQ**++ Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS AT QUATRINI RAFF Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-17	1,088.76	1,088.76	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-19	2,317.61	2,317.61	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-20	1,374.10	1,374.10	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 9074	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	DUQUESNE LIGHT COMPANY*	1,054.02	552.42	0.00	552.42
	Acct: 2921				
	PEOPLES NATURAL GAS CO LLC*	925.77	485.21	0.00	485.21
	Acct: 4215				
	US DEPARTMENT OF EDUCATION	21,226.72	11,125.14	0.00	11,125.14
	Acct: 2921				
	PREMIER BANKCARD LLC; JEFFERSON C	837.92	439.16	0.00	439.16
	Acct: 9747				
	PITTSBURGH TRADE ALLIANCE	0.00	0.00	0.00	0.00
	Acct: 2170				
	PRA RECEIVABLES MANAGEMENT LLC - ,	1,784.42	935.23	0.00	935.23
	Acct: 193A				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 8955				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 8955				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 8955				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 8955				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 6049				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 6049				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 8955				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 8955				
	UPMC ST MARGARET	1,679.09	880.03	0.00	880.03
	Acct: 2921				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					14,417.19

TOTAL PAID TO CREDITORS

130,827.96

TOTAL CLAIMED

PRIORITY 0.00

SECURED 37,389.85

UNSECURED 27,507.94

Date: 04/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

TIMOTHY S. RADIGAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-20963

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Timothy S. Radigan  
Debtor

Case No. 16-20963-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 27, 2021

User: dric  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:**

Recip ID	Recipient Name and Address
db	+ Timothy S. Radigan, 233 Klein Road, Glenshaw, PA 15116-3015
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14197006	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14246945	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14211369	+ Fedloan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
14211370	+ First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
14211371	+ KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14271000	+ Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14211372	+ Pittsburgh Trade Alliance, PO Box 14811, Pittsburgh, PA 15234-0811
14238973	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14243494	+ UPMC St Margaret, 6681 Country Club Drive, Golden Valley MN 55427-4601

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2021 01:56:11	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14202333	Email/Text: ally@ebn.phinsolutions.com	Apr 28 2021 01:42:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14211367	+ Email/Text: ally@ebn.phinsolutions.com	Apr 28 2021 01:42:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14269356	+ Email/Text: kborkley@bernsteinlaw.com	Apr 28 2021 01:46:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14520148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2021 01:54:23	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14262801	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 28 2021 01:45:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14216828	Email/PDF: cbp@onemainfinancial.com	Apr 28 2021 01:54:09	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14211373	Email/PDF: cbp@onemainfinancial.com	Apr 28 2021 01:54:09	Springleaf, 601 NW 2nd Street, Evansville, IN 47708
14201032	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Apr 28 2021 01:52:33	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14211374	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 28 2021 01:45:00	UPMC, Quantum I Building, Third Floor, Distribution Room #386, 2 Hot Metal Street,

District/off: 0315-2

User: dric

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Date Rcvd: Apr 27, 2021

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Pittsburgh, PA 15203-2348

TOTAL: 10

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr		Duquesne Light Company
cr		Wilmington Savings Fund Society, FSB, as trustee o
14639519		Wilmington Savings Fund Society, FSB, P.O.Box 3730, Anaheim, CA 92806
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14211368	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14706697	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor BANK OF AMERICA N.A. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust C bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. jgoldman@kmlawgroup.com, angelica.reyes@padgettllawgroup.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Debtor Timothy S. Radigan mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

District/off: 0315-2

User: dric

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Form ID: pdf900

Total Noticed: 23

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11